

Fill in this information to identify the case:

8

Debtor 1	Larry Nathaniel Johnson, Jr.		
Debtor 2 (Spouse, if filing)	Felicia Diane Cromwell-Johnson		
United States Bankruptcy Court for the:	Eastern	District of	VA (State)
Case number	16-32997-KRH		

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, as

Name of creditor: Trustee of the FW Series I Trust

Court claim no. (if known): 14

Last 4 digits of any number you use to identify the debtor's account: 4156

Date of payment change:  
Must be at least 21 days after date 12 /01 /2020 of this noticeNew total payment: \$ 1,291.49  
Principal, interest, and escrow, if any**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?** No Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 265.68

New escrow payment: \$ 389.91

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Larry Nathaniel Johnson, Jr.  
First Name Middle Name Last Name

Case number (if known) 16-32997-KRH

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

- I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

/s/ Michelle R. Ghidotti-Gonsalves

Signature

Date 10 / 14 / 2020

Print: Michelle R. Ghidotti-Gonsalves  
First Name Middle Name Last Name

Title AUTHORIZED AGENT

Company Ghidotti Berger LLP

Address 1920 Old Tustin Ave  
Number  Street   
Santa Ana, CA 92705  
City  State  ZIP Code

Contact phone (949) 427 - 2010 Email bknottifications@ghidotberger.com

323 FIFTH STREET

EUREKA, CA 95501

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: October 12, 2020

LARRY JOHNSON  
 6461 DAWNFIELD LN  
 RICHMOND VA 23231

Loan: [REDACTED]

Property Address:  
 6461 DAWNFIELD LANE  
 RICHMOND, VA 23231

**Annual Escrow Account Disclosure Statement****Account History**

This is a statement of actual activity in your escrow account from May 2020 to Nov 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

<b>Payment Information</b>	<b>Current:</b>	<b>Effective Dec 01, 2020:</b>	<b>Escrow Balance Calculation</b>
Principal & Interest Pmt:	901.58	901.58	Due Date: Oct 01, 2020
Escrow Payment:	265.68	389.91	Escrow Balance: 100.13
Other Funds Payment:	0.00	0.00	Anticipated Pmts to Escrow: 531.36
Assistance Payment (-):	0.00	0.00	Anticipated Pmts from Escrow (-): 388.43
Reserve Acct Payment:	0.00	0.00	Anticipated Escrow Balance: \$243.06
Total Payment:	\$1,167.26	\$1,291.49	

<b>Date</b>	<b>Payments to Escrow</b>		<b>Payments From Escrow</b>		<b>Description</b>	<b>Escrow Balance</b>	
	<b>Anticipated</b>	<b>Actual</b>	<b>Anticipated</b>	<b>Actual</b>		<b>Required</b>	<b>Actual</b>
May 2020	499.30				Starting Balance	0.00	0.00
May 2020	265.68				* Escrow Only Payment	0.00	499.30
May 2020				*		0.00	764.98
May 2020			35.17		* Mortgage Insurance	0.00	729.81
May 2020			874.35		* County Tax	0.00	(144.54)
Jun 2020	265.68			*		0.00	121.14
Jun 2020	265.68			*		0.00	386.82
Jun 2020			35.17		* Mortgage Insurance	0.00	351.65
Jul 2020	265.68			*		0.00	617.33
Jul 2020			35.17		* Mortgage Insurance	0.00	582.16
Aug 2020	265.68			*		0.00	847.84
Aug 2020			554.46		* Forced Place Insur	0.00	293.38
Aug 2020			35.17		* Mortgage Insurance	0.00	258.21
Sep 2020	265.68			*		0.00	523.89
Sep 2020			176.79		* Forced Place Insur	0.00	347.10
Sep 2020			35.17		* Mortgage Insurance	0.00	311.93
Oct 2020			176.63		* Forced Place Insur	0.00	135.30
Oct 2020			35.17		* Mortgage Insurance	0.00	100.13
					Anticipated Transactions	0.00	100.13
Oct 2020	265.68		176.63		Forced Place Insur		189.18
Nov 2020	265.68		35.17		Mortgage Insurance		419.69
Nov 2020			176.63		Forced Place Insur		243.06
	\$0.00	\$2,624.74	\$0.00	\$2,381.68			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

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Last year, we anticipated that payments from your account would be made during this period equating to \$0.00. Under Federal law, your lowest monthly balance should not have exceeded \$0.00 or 1/8 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: October 12, 2020

LARRY JOHNSON

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement**  
**Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

<b>Date</b>	<b>Anticipated Payments</b>		<b>Description</b>	<b>Escrow Balance</b>	
	<b>To Escrow</b>	<b>From Escrow</b>		<b>Anticipated</b>	<b>Required</b>
			Starting Balance	243.06	1,020.07
Dec 2020	357.53	874.35	County Tax	(273.76)	503.25
Dec 2020		176.63	Forced Place Insur	(450.39)	326.62
Dec 2020		35.17	Mortgage Insurance	(485.56)	291.45
Jan 2021	357.53	176.63	Forced Place Insur	(304.66)	472.35
Jan 2021		35.17	Mortgage Insurance	(339.83)	437.18
Feb 2021	357.53	176.63	Forced Place Insur	(158.93)	618.08
Feb 2021		35.17	Mortgage Insurance	(194.10)	582.91
Mar 2021	357.53	176.63	Forced Place Insur	(13.20)	763.81
Mar 2021		35.17	Mortgage Insurance	(48.37)	728.64
Apr 2021	357.53	176.63	Forced Place Insur	132.53	909.54
Apr 2021		35.17	Mortgage Insurance	97.36	874.37
May 2021	357.53	176.63	Forced Place Insur	278.26	1,055.27
May 2021		35.17	Mortgage Insurance	243.09	1,020.10
Jun 2021	357.53	874.35	County Tax	(273.73)	503.28
Jun 2021		176.63	Forced Place Insur	(450.36)	326.65
Jun 2021		35.17	Mortgage Insurance	(485.53)	291.48
Jul 2021	357.53	176.63	Forced Place Insur	(304.63)	472.38
Jul 2021		35.17	Mortgage Insurance	(339.80)	437.21
Aug 2021	357.53	176.63	Forced Place Insur	(158.90)	618.11
Aug 2021		35.17	Mortgage Insurance	(194.07)	582.94
Sep 2021	357.53	176.63	Forced Place Insur	(13.17)	763.84
Sep 2021		35.17	Mortgage Insurance	(48.34)	728.67
Oct 2021	357.53	176.63	Forced Place Insur	132.56	909.57
Oct 2021		35.17	Mortgage Insurance	97.39	874.40
Nov 2021	357.53	176.63	Forced Place Insur	278.29	1,055.30
Nov 2021		35.17	Mortgage Insurance	243.12	1,020.13
	<hr/> <u>\$4,290.36</u>	<hr/> <u>\$4,290.30</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 291.45. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 715.05 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 243.06. Your starting balance (escrow balance required) according to this analysis should be \$1,020.07. This means you have a shortage of 777.01. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 24 months.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	357.53
Surplus Amount:	0.00
Shortage Amount:	32.38
Rounding Adjustment Amount:	0.00
Escrow Payment:	\$389.91

**Paying the shortage:** If your shortage is paid in full, your new monthly payment will be \$1,259.11 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

**NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE:** If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.

1 Michelle R. Ghidotti-Gonsalves, Esq. (SBN 232837)  
2 GHIDOTTI | BERGER, LLP  
3 1920 Old Tustin Ave.  
4 Santa Ana, CA 92705  
5 Ph: (949) 427-2010  
6 Fax: (949) 427-2732  
7 [bjaquez@ghidottiberger.com](mailto:bjaquez@ghidottiberger.com)

6 Attorney for Creditor  
U.S. Bank Trust National Association, as Trustee of the FW Series I Trust

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA – RICHMOND DIVISION**

## CERTIFICATE OF SERVICE

I am employed in the County of Orange, State of California. I am over the age of eighteen and not a party to the within action. My business address is: 1920 Old Tustin Ave., Santa Ana, CA 92705

I am readily familiar with the business's practice for collection and processing of correspondence for mailing with the United States Postal Service; such correspondence would be deposited with the United States Postal Service the same day of deposit in the ordinary course of business.

1 On November 2, 2020 I served the following documents described as:

- **NOTICE OF MORTGAGE PAYMENT CHANGE**

on the interested parties in this action by placing a true and correct copy thereof in a sealed envelope addressed as follows:

6 | (Via United States Mail)

	<b>Debtor</b> Larry Nathaniel Johnson, Jr. Felicia Diane Cromwell-Johnson 6461 Dawnfield Ln Henrico, VA 23231	<b>Chapter 13 Trustee</b> Carl M. Bates 341 Dial 866-813-0912 Code: 8576180 P. O. Box 1819 Richmond, VA 23218
	<b>Debtor's Counsel</b> Laura Taylor Alridge Boleman Law Firm, P.C. P.O. Box 11588 Richmond, VA 23230-1588	

xx (By First Class Mail) At my business address, I placed such envelope for deposit with the United States Postal Service by placing them for collection and mailing on that date following ordinary business practices.

16 \_\_\_\_\_ Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the  
17 Eastern District of California

xx (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on November 2, 2020 at Santa Ana, California

21 | *s / Michaela S Rice*

Michaela S Rice